ABSTRACT OF THE DISCLOSURE

A method and apparatus of accessing data through an independent intermediary mechanism (IIM) is described. The method includes displaying a frame including a user interface of the IIM, the frame framing a destination server display area (DSDA). The method further includes having one or more of the following functions provided by the IIM: a home page, a history list, bookmarks, a one-click account log-in function, a transaction record accessible to the user, a forms database permitting new forms to be added to the forms database, a user profile, and automatic form-fill function based on the forms database and the user profile.